

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re KENNETH G McNEIL

Case No. 15-14218 MBK
Reporting Period: July 31, 2016

MONTHLY OPERATING REPORT
File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	EXPLANATION AND COMMENTS	ATTACHED
Schedule of Cash Receipts and Disbursements	MOR-1	x
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	x
Schedule of Professional Fees Paid	MOR-1b	x
Copies of bank statements	[REDACTED]	x
Cash disbursements journals	[REDACTED]	x
Statement of Operations	MOR-2	N/A
Balance Sheet	MOR-3	
Status of Postpetition Taxes	MOR-4	x
Copies of IRS Form 6123 or payment receipt	[REDACTED]	
Copies of tax returns filed during reporting period	[REDACTED]	
Summary of Unpaid Postpetition Debts	MOR-4	
Listing of aged accounts payable	MOR-4	x
Accounts Receivable Reconciliation and Aging	MOR-5	x
Debtor Questionnaire	MOR-5	x

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

/s/ Kenneth G. McNeil

Signature of Debtor

8/23/2016

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re KENNETH G McNEIL

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SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

	BANK ACCOUNTS	CURRENT MONTH	CHANGES IN EXISTING TO DATE
	OPENING BALANCE	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH			
RECEIPTS			
CASH SALES			
ACCOUNTS RECEIVABLE			
LOANS AND ADVANCES			
SALE OF ASSETS	PLEASE SEE ATTACHED QUICKBOOKS STATEMENTS & CODIED BANK STATEMENTS		
OTHER (ATTACH LIST)			
TRANSFERS (FROM DIP ACCTS)			
TOTAL RECEIPTS			
DISBURSEMENTS			
NET PAYROLL			
PAYROLL TAXES			
SALES, USE, & OTHER TAXES			
INVENTORY PURCHASES			
SECURED/ RENTAL/ LEASES			
INSURANCE			
ADMINISTRATIVE			
SELLING			
OTHER (ATTACH LIST)			
OWNER DRAW *			
TRANSFERS (TO DIP ACCTS)			
PROFESSIONAL FEES			
U.S. TRUSTEE QUARTERLY FEES			
COURT COSTS			
TOTAL DISBURSEMENTS			
NET CASH FLOW			
(RECEIPTS LESS DISBURSEMENTS)			
CASH - END OF MONTH			

* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

THE FOLLOWING SECTION MUST BE COMPLETED

TOTAL DISBURSEMENTS	\$ 10,296.41
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$ -
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$ -
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	\$ 10,296.41

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BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

	#	#	#	#				
BALANCE PER BOOKS								
BANK BALANCE								
(+) DEPOSITS IN TRANSIT (ATTACH LIST)								
(-) OUTSTANDING CHECKS (ATTACH LIST)								
OTHER (ATTACH EXPLANATION)								
ADJUSTED BANK BALANCE *								
* Adjusted bank balance must equal balance per books								
DEPOSITS IN TRANSIT	Date	Amount	Date	Amount	Date	Amount	Date	Amount
CHECKS OUTSTANDING	Ck. #	Amount	Ch. #	Amount	Ck. #	Amount	Ck. #	Amount
OTHER								

In re KENNETH G McNEIL

Case No. 15-14218 MBK
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SCHEDULE OF PROFESSIONAL FEES AND EXPENSES PAID

This schedule is to include all retained professional payments from case inception to current month.

Category	Client	Attorney	Date	Amount	Base	Extra
Initial						
Contingency						
Retainer						
Other						

In re KENNETH G McNEIL

Case No. 15-14218 MBK
Reporting Period: July 31, 2016

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

Federal and State Income Tax withheld from salary

Federal	
Withholding	
FICA-Employee	
FICA-Employer	
Unemployment	
Income	
Other:	
Total Federal Taxes	
State and Local	
Withholding	
Sales	
Excise	
Unemployment	
Real Property	Debtor has filed a Plan of Reorganization wherein this matter's resolution is proposed.
Personal Property	Also, the Debtor has settled this matter with several secured creditors by motion practice.
Other:	
Total State and Local	
Total Taxes	0

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Date	Open Date	Amount
Accounts Payable			\$ -
Wages Payable			0
Taxes Payable			0
Rent/Leases-Building			0
Rent/Leases-Equipment			0
Secured Debt/Adequate Protection Payments	Debtor has filed a Plan of Reorganization wherein this matter's resolution is proposed.		
Professional Fees	Also, the Debtor has settled this matter with several secured creditors by motion practice.		0
Amounts Due to Insiders*			0
Total Postpetition Debts			\$0.00

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

In re KENNETH G McNEIL
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ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

See Note 1 below:

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	\$ -
+ Amounts billed during the period	-
- Amounts collected during the period	-
Total Accounts Receivable at the end of the reporting period	\$ -

Accounts Receivable Aging	
0 - 30 days old	\$ -
31 - 60 days old	-
61 - 90 days old	-
91+ days old	-
Total Accounts Receivable	-
Amount considered uncollectible (Bad Debt)	-
Accounts Receivable (net)	\$ -

DEBTOR QUESTIONNAIRE

Question	Response
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.	X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.	X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	X
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	N/A
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.	X

Note 1: Debtor is quantifying any amounts owed.

**Kenneth McNeil
Balance Sheet
As of July 31, 2016**

Jul 31, 16

ASSETS

Current Assets	
Checking/Savings	
10000 · Bank	
10300 · WF HOUSE ACCOUNT	337.70
10400 · WF MAIN CHECKING	121,814.07
10500 · WF BK-SAVINGS ACCOUNT	500.05
Total 10000 · Bank	122,651.82
Total Checking/Savings	122,651.82
Accounts Receivable	
Accounts Receivable	4,720.30
Total Accounts Receivable	4,720.30
Total Current Assets	127,372.12
Fixed Assets	
Fixed Assets	
1420 Genesee, Hamilton	46,038.38
196 Rosemont, Trenton	20,000.00
219 Woodlawn, Hamilton	37,115.42
244 Cleveland, Trenton	29,000.00
251 Woodlawn, Hamilton	40,000.00
29 S Olden, Trenton	19,780.36
324 Mary St., Hamilton	40,000.00
329 Cleveland, Trenton	26,661.88
343 Garfield, Trenton	28,694.28
44 S Hermitage, Trenton	29,340.66
48 S Olden, Trenton	17,000.00
5 Cortelyou, Jackson	375,000.00
52 S Olden, Trenton	21,116.77
59 Edgemere, Trenton	20,000.00
631 Norway, Hamilton	35,990.40
Total Fixed Assets	785,738.15
12000 · Renovations	10,604.75
Total Fixed Assets	796,342.90
TOTAL ASSETS	923,715.02

LIABILITIES & EQUITY

Liabilities	
Current Liabilities	
Other Current Liabilities	
59 · Edgemer, Trenton Payments Post	-1,500.00
Total Other Current Liabilities	-1,500.00
Total Current Liabilities	-1,500.00
Long Term Liabilities	
Mortgage Loans-Prepetition	
1420 Genesee, Hamilton	136,250.36
196 Rosemont, Trenton	113,982.22
219 Woodlawn, Hamilton	93,676.99
244 Cleveland, Trenton	146,333.86
251 Woodlawn, Hamilton	92,322.36
29 S Olden, Trenton	115,417.68
324 Mary St., Hamilton	120,744.00
329 Cleveland, Trenton	136,644.25
343 Garfield, Trenton	157,750.50
44 S Hermitage, Trenton	247,460.40
48 S Olden, Trenton	118,463.56
5 Cortelyou Rd, Jackson	538,822.98

**Kenneth McNeil
Balance Sheet
As of July 31, 2016**

	Jul 31, 16
62 S Olden, Trenton	126,187.34
59 Edgemere, Trenton	64,580.52
631 Norway, Hamilton	92,590.34
Total Mortgage Loans-Prepetition	2,301,227.36
Total Long Term Liabilities	2,301,227.36
Total Liabilities	2,299,727.36
Equity	
30000 - Beginning Balance Equity	-1,533,497.36
30700 - Members Draw	1,000.00
32000 - Members Equity	82,306.23
Net Income	74,178.79
Total Equity	-1,376,012.34
TOTAL LIABILITIES & EQUITY	923,715.02

**Kenneth McNeil
Profit & Loss
July 2016**

Jul 16

Ordinary Income/Expense	
Income	
Income/Receipts	
Disability Income	5,030.49
Other Income	0.93
Rental Income	16,972.00
Total Income/Receipts	22,003.42
Total Income	22,003.42
Expense	
Disbursements	
Food/ Entertainment/Personal	2,982.61
Gas & Tolls	56.29
Insurance	451.48
Medical	254.32
Service Charges-Checks, Etc	80.39
Travel Expense	1,157.26
Utilities	403.54
Total Disbursements	5,385.89
General Expenses	
60902 - Office Expense	20.75
61700 - Computer and Internet Expenses	160.49
66500 - Postage and Delivery	95.78
67100 - Rent Expense	1,700.00
67200 - Repairs and Maintenance	2,251.10
68100 - Telephone Expense	32.40
Total General Expenses	4,260.52
Reorganization Costs	
U.S. Trustee Fees	650.00
Total Reorganization Costs	650.00
Total Expense	10,296.41
Net Ordinary Income	11,707.01
Net Income	11,707.01

**Kenneth McNeil
Profit & Loss
March 11, 2015 through July 31, 2016**

Mar 11, '15 - Jul 31, 16

Ordinary Income/Expense	
Income	
Income/Receipts	
Disability Income	72,929.23
Opening Deposit Balance	3,688.09
Other Income	5.69
Refund	24,655.40
Rental Income	199,624.34
Social Security	9,945.02
Tax Refund	2,440.85
Income/Receipts - Other	16,543.00
Total Income/Receipts	329,831.62
Total Income	329,831.62
Expense	
Disbursements	
Cable, TV, Phone-Bus/Personal	1,095.72
Car Service Taxi/Transportation	202.77
Food/ Entertainment/Personal	23,464.67
Gas & Tolls	2,470.20
Health Club	102.72
Home Insurance	2,896.05
Home Maintenance/Care	50.24
Housekeeping/Clothing/Laundry	177.95
Income Tax	186.82
Insurance	8,970.59
License/Fees	1,342.00
Medical	6,800.01
Other Taxes	3,240.35
Real Estate Taxes	1,328.29
Service Charges-Checks, Etc	263.56
Travel Expense	3,523.94
Utilities	11,353.05
Total Disbursements	67,468.93
General Expenses	
60200 - Automobile Expense	676.32
60902 - Office Expense	303.05
61700 - Computer and Internet Expenses	670.44
63700 - Landscaping and Groundskeeping	275.00
64904 - Supplies	1,138.73
66500 - Postage and Delivery	108.21
67100 - Rent Expense	33,300.00
67200 - Repairs and Maintenance	62,087.03
68100 - Telephone Expense	2,977.89
Total General Expenses	101,536.67
Reorganization Costs	
Professional Fees	766.00
U.S. Trustee Fees	3,575.00
Total Reorganization Costs	4,341.00
Total Expense	173,346.60
Net Ordinary Income	156,485.02
Net Income	156,485.02

Kenneth McNeil
Profit & Loss by Class
March 11, 2015 through July 31, 2016

	1420 Genese...	196 Rosemo...	219 Woodla...
	General/Pers...	(Residential ...	(Residential ...
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income	72,929.23	0.00	0.00
Opening Deposit Balance	3,688.09	0.00	0.00
Other Income	4.84	0.00	0.00
Refund	24,655.40	0.00	0.00
Rental Income	0.49	10,919.55	7,315.25
Social Security	9,945.02	0.00	0.00
Tax Refund	2,440.85	0.00	0.00
Income/Receipts - Other	0.00	0.00	855.00
Total Income/Receipts	113,663.92	10,919.55	8,170.25
Total Income	113,663.92	10,919.55	8,170.25
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal	1,095.72	0.00	0.00
Car Service Taxi/Transportation	202.77	0.00	0.00
Food/ Entertainment/Personal	23,656.07	0.00	0.00
Gas & Tolls	2,470.20	0.00	0.00
Health Club	102.72	0.00	0.00
Home Insurance	783.43	0.00	0.00
Home Maintenance/Care	38.50	0.00	0.00
Housekeeping/Clothing/Laundry	177.95	0.00	0.00
Income Tax	186.82	0.00	0.00
Insurance	8,299.97	0.00	664.62
License/Fees	0.00	0.00	135.00
Medical	7,436.01	0.00	0.00
Other Taxes	545.00	474.96	0.00
Real Estate Taxes	0.00	0.00	0.00
Service Charges-Checks, Etc	193.56	0.00	0.00
Travel Expense	3,523.94	0.00	0.00
Utilities	2,287.28	0.00	0.00
Total Disbursements	50,999.94	474.96	799.62
General Expenses			
60200 - Automobile Expense	648.29	0.00	0.00
60902 - Office Expense	303.05	0.00	0.00
61700 - Computer and Internet Expenses	670.44	0.00	0.00
63700 - Landscaping and Groundskeeping	0.00	0.00	0.00
64904 - Supplies	1,014.59	0.00	0.00
66500 - Postage and Delivery	108.21	0.00	0.00
67100 - Rent Expense	31,600.00	0.00	0.00
67200 - Repairs and Maintenance	666.92	1,319.62	1,213.63
68100 - Telephone Expense	2,977.89	0.00	0.00
Total General Expenses	37,989.39	1,319.62	1,213.63
Reorganization Costs			
Professional Fees	766.00	0.00	0.00
U.S. Trustee Fees	3,575.00	0.00	0.00
Total Reorganization Costs	4,341.00	0.00	0.00
Total Expense	93,330.33	1,794.58	2,013.25
Net Ordinary Income	20,333.59	9,124.97	6,157.00
Net Income	<u>20,333.59</u>	<u>9,124.97</u>	<u>6,157.00</u>
			<u>15,753.24</u>

**Kenneth McNeil
Profit & Loss by Class
March 11, 2015 through July 31, 2016**

	244 Clevelan... (Residential ...)	251 Woodla... (Residential ...)	29 S Olden, ... (Residential ...)	324 Mary St, ... (Residential ...)
Ordinary Income/Expense				
Income				
Income/Receipts				
Disability Income	0.00	0.00	0.00	0.00
Opening Deposit Balance	0.00	0.00	0.00	0.00
Other Income	0.00	0.00	0.00	0.00
Refund	0.00	0.00	0.00	0.00
Rental Income	20,112.56	17,756.50	6,890.00	13,400.00
Social Security	0.00	0.00	0.00	0.00
Tax Refund	0.00	0.00	0.00	0.00
Income/Receipts - Other	795.00	1,275.00	1,000.00	1,100.00
Total Income/Receipts	20,907.56	19,031.50	7,890.00	14,500.00
Total Income	20,907.56	19,031.50	7,890.00	14,500.00
Expense				
Disbursements				
Cable, TV, Phone-Bus/Personal	0.00	0.00	0.00	0.00
Car Service Taxi/Transportation	0.00	0.00	0.00	0.00
Food/ Entertainment/Personal	0.00	0.00	27.00	0.00
Gas & Tolls	0.00	0.00	0.00	0.00
Health Club	0.00	0.00	0.00	0.00
Home Insurance	0.00	0.00	0.00	0.00
Home Maintenance/Care	0.00	0.00	0.00	11.74
Housekeeping/Clothing/Laundry	0.00	0.00	0.00	0.00
Income Tax	0.00	0.00	0.00	0.00
Insurance	4.00	0.00	0.00	0.00
License/Fees	135.00	0.00	135.00	0.00
Medical	0.00	0.00	0.00	0.00
Other Taxes	0.00	157.00	0.00	315.98
Real Estate Taxes	0.00	0.00	0.00	0.00
Service Charges-Checks, Etc	0.00	0.00	0.00	0.00
Travel Expense	0.00	0.00	0.00	0.00
Utilities	0.00	0.00	44.90	316.39
Total Disbursements	139.00	157.00	206.90	644.11
General Expenses				
60200 - Automobile Expense	0.00	0.00	0.00	0.00
60902 - Office Expense	0.00	0.00	0.00	0.00
61700 - Computer and Internet Expenses	0.00	0.00	0.00	0.00
63700 - Landscaping and Groundskeeping	0.00	0.00	0.00	0.00
64904 - Supplies	0.00	0.00	90.65	0.00
66500 - Postage and Delivery	0.00	0.00	0.00	0.00
67100 - Rent Expense	0.00	0.00	0.00	0.00
67200 - Repairs and Maintenance	1,617.15	2,848.00	10,543.31	6,247.03
68100 - Telephone Expense	0.00	0.00	0.00	0.00
Total General Expenses	1,617.15	2,848.00	10,633.96	6,247.03
Reorganization Costs				
Professional Fees	0.00	0.00	0.00	0.00
U.S. Trustee Fees	0.00	0.00	0.00	0.00
Total Reorganization Costs	0.00	0.00	0.00	0.00
Total Expense	1,756.15	3,005.00	10,840.86	6,891.14
Net Ordinary Income	19,151.41	16,026.50	-2,950.86	7,608.86
Net Income	19,151.41	16,026.50	-2,950.86	7,608.86

**Kenneth McNeil
Profit & Loss by Class
March 11, 2015 through July 31, 2016**

	329 Clevelan... (Residential ...)	343 Garfield,... (Residential ...)	44 S Hermita... (Residential ...)	48 S Olden, ... (Residential ...)
Ordinary Income/Expense				
Income				
Income/Receipts				
Disability Income	0.00	0.00	0.00	0.00
Opening Deposit Balance	0.00	0.00	0.00	0.00
Other Income	0.00	0.00	0.00	0.00
Refund	0.00	0.00	0.00	0.00
Rental Income	9,093.38	8,655.00	9,338.50	9,406.00
Social Security	0.00	0.00	0.00	0.00
Tax Refund	0.00	0.00	0.00	0.00
Income/Receipts - Other	850.00	429.00	588.00	950.00
Total Income/Receipts	9,943.38	9,084.00	9,926.50	10,356.00
Total Income	9,943.38	9,084.00	9,926.50	10,356.00
Expense				
Disbursements				
Cable, TV, Phone-Bus/Personal	0.00	0.00	0.00	0.00
Car Service Taxi/Transportation	0.00	0.00	0.00	0.00
Food/ Entertainment/Personal	0.00	0.00	0.00	0.00
Gas & Tolls	0.00	0.00	0.00	0.00
Health Club	0.00	0.00	0.00	0.00
Home Insurance	0.00	724.85	684.71	693.06
Home Maintenance/Care	0.00	0.00	0.00	0.00
Housekeeping/Clothing/Laundry	0.00	0.00	0.00	0.00
Income Tax	0.00	0.00	0.00	0.00
Insurance	0.00	0.00	0.00	0.00
License/Fees	135.00	250.00	205.00	135.00
Medical	0.00	0.00	0.00	0.00
Other Taxes	0.00	0.00	0.00	0.00
Real Estate Taxes	0.00	0.00	940.64	387.65
Service Charges-Checks, Etc	0.00	0.00	0.00	0.00
Travel Expense	0.00	0.00	0.00	0.00
Utilities	603.96	734.02	1,708.45	393.43
Total Disbursements	738.96	1,708.87	3,538.80	1,609.14
General Expenses				
60200 - Automobile Expense	0.00	0.00	0.00	0.00
60902 - Office Expense	0.00	0.00	0.00	0.00
61700 - Computer and Internet Expenses	0.00	0.00	0.00	0.00
63700 - Landscaping and Groundskeeping	0.00	0.00	275.00	0.00
64904 - Supplies	0.00	0.00	0.00	0.00
66500 - Postage and Delivery	0.00	0.00	0.00	0.00
67100 - Rent Expense	0.00	0.00	0.00	0.00
67200 - Repairs and Maintenance	6,169.01	5,294.94	5,157.02	10,160.26
68100 - Telephone Expense	0.00	0.00	0.00	0.00
Total General Expenses	6,169.01	5,294.94	5,432.02	10,160.26
Reorganization Costs				
Professional Fees	0.00	0.00	0.00	0.00
U.S. Trustee Fees	0.00	0.00	0.00	0.00
Total Reorganization Costs	0.00	0.00	0.00	0.00
Total Expense	6,907.97	7,003.81	8,970.82	11,769.40
Net Ordinary Income	3,035.41	2,080.19	955.68	-1,413.40
Net Income	3,035.41	2,080.19	955.68	-1,413.40

**Kenneth McNeil
Profit & Loss by Class
March 11, 2015 through July 31, 2016**

	5 Cortelyou ... (Residential ...)	52 S Olden, ... (Residential ...)	59 Edgemere... (Residential ...)	631 Norway, ... (Residential ...)
Ordinary Income/Expense				
Income				
Income/Receipts				
Disability Income	0.00	0.00	0.00	0.00
Opening Deposit Balance	0.00	0.00	0.00	0.00
Other Income	0.00	0.00	0.00	0.00
Refund	0.00	0.00	0.00	0.00
Rental Income	28,440.01	12,082.50	14,716.05	15,106.30
Social Security	0.00	0.00	0.00	0.00
Tax Refund	0.00	0.00	0.00	0.00
Income/Receipts - Other	2,850.00	1,015.00	1,037.00	2,524.00
Total Income/Receipts	31,290.01	13,097.50	15,753.05	17,630.30
Total Income	31,290.01	13,097.50	15,753.05	17,630.30
Expense				
Disbursements				
Cable, TV, Phone-Bus/Personal	0.00	0.00	0.00	0.00
Car Service Taxi/Transportation	0.00	0.00	0.00	0.00
Food/ Entertainment/Personal	0.00	0.00	0.00	0.00
Gas & Tolls	0.00	0.00	0.00	0.00
Health Club	0.00	0.00	0.00	0.00
Home Insurance	0.00	10.00	0.00	0.00
Home Maintenance/Care	0.00	0.00	0.00	0.00
Housekeeping/Clothing/Laundry	0.00	0.00	0.00	0.00
Income Tax	0.00	0.00	0.00	0.00
Insurance	0.00	0.00	0.00	0.00
License/Fees	0.00	0.00	135.00	52.00
Medical	0.00	0.00	0.00	0.00
Other Taxes	0.00	0.00	0.00	958.32
Real Estate Taxes	0.00	0.00	0.00	0.00
Service Charges-Checks, Etc	0.00	0.00	0.00	0.00
Travel Expense	0.00	0.00	0.00	0.00
Utilities	0.00	4,955.28	106.34	0.00
Total Disbursements	0.00	4,965.28	241.34	1,010.32
General Expenses				
60200 - Automobile Expense	0.00	0.00	0.00	0.00
60902 - Office Expense	0.00	0.00	0.00	0.00
61700 - Computer and Internet Expenses	0.00	0.00	0.00	0.00
63700 - Landscaping and Groundskeeping	0.00	0.00	0.00	0.00
64904 - Supplies	0.00	0.00	0.00	33.49
66500 - Postage and Delivery	0.00	0.00	0.00	0.00
67100 - Rent Expense	0.00	1,700.00	0.00	0.00
67200 - Repairs and Maintenance	0.00	1,008.03	993.68	7,650.51
68100 - Telephone Expense	0.00	0.00	0.00	0.00
Total General Expenses	0.00	2,708.03	993.68	7,684.00
Reorganization Costs				
Professional Fees	0.00	0.00	0.00	0.00
U.S. Trustee Fees	0.00	0.00	0.00	0.00
Total Reorganization Costs	0.00	0.00	0.00	0.00
Total Expense	0.00	7,673.31	1,235.02	8,694.32
Net Ordinary Income	31,290.01	5,424.19	14,518.03	8,935.98
Net Income	31,290.01	5,424.19	14,518.03	8,935.98

**Kenneth McNeil
Profit & Loss by Class
March 11, 2015 through July 31, 2016**

	Total Reside...	Unclassified	TOTAL
Ordinary Income/Expense			
Income			
Income/Receipts			
Disability Income	0.00	0.00	72,929.23
Opening Deposit Balance	0.00	0.00	3,688.09
Other Income	0.00	0.85	5.69
Refund	0.00	0.00	24,655.40
Rental Income	199,623.85	0.00	199,624.34
Social Security	0.00	0.00	9,945.02
Tax Refund	0.00	0.00	2,440.85
Income/Receipts - Other	16,543.00	0.00	16,543.00
Total Income/Receipts	216,166.85	0.85	329,831.62
Total Income	216,166.85	0.85	329,831.62
Expense			
Disbursements			
Cable, TV, Phone-Bus/Personal	0.00	0.00	1,095.72
Car Service Taxi/Transportation	0.00	0.00	202.77
Food/ Entertainment/Personal	27.00	-218.40	23,464.67
Gas & Tolls	0.00	0.00	2,470.20
Health Club	0.00	0.00	102.72
Home Insurance	2,112.62	0.00	2,896.05
Home Maintenance/Care	11.74	0.00	50.24
Housekeeping/Clothing/Laundry	0.00	0.00	177.95
Income Tax	0.00	0.00	186.82
Insurance	670.62	0.00	8,970.59
License/Fees	1,342.00	0.00	1,342.00
Medical	0.00	-636.00	6,800.01
Other Taxes	2,695.35	0.00	3,240.35
Real Estate Taxes	1,328.29	0.00	1,328.29
Service Charges-Checks, Etc	0.00	70.00	263.56
Travel Expense	0.00	0.00	3,523.94
Utilities	8,862.77	203.00	11,353.05
Total Disbursements	17,050.39	-581.40	67,468.93
General Expenses			
60200 - Automobile Expense	0.00	28.03	676.32
60902 - Office Expense	0.00	0.00	303.05
61700 - Computer and Internet Expenses	0.00	0.00	670.44
63700 - Landscaping and Groundskeeping	275.00	0.00	275.00
64904 - Supplies	124.14	0.00	1,138.73
66500 - Postage and Delivery	0.00	0.00	108.21
67100 - Rent Expense	1,700.00	0.00	33,300.00
67200 - Repairs and Maintenance	61,320.11	100.00	62,087.03
68100 - Telephone Expense	0.00	0.00	2,977.89
Total General Expenses	63,419.25	128.03	101,536.67
Reorganization Costs			
Professional Fees	0.00	0.00	766.00
U.S. Trustee Fees	0.00	0.00	3,575.00
Total Reorganization Costs	0.00	0.00	4,341.00
Total Expense	80,469.64	-453.37	173,346.60
Net Ordinary Income	135,697.21	454.22	156,485.02
Net Income	135,697.21	454.22	156,485.02

Wells Fargo Combined Statement of Accounts

Primary account number: 1632178321 ■ July 1, 2016 - July 31, 2016 ■ Page 1 of 9



KENNETH MCNEIL
DEBTOR IN POSSESSION
CH 11 CASE# 15-14218(NJ)
174 NASSAU ST PMB 277
PRINCETON NJ 08542-7005

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-742-4932

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (347)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo® Preferred Checking	2	1632178321	111,794.55	121,814.07
Wells Fargo Everyday Checking	6	1632178354	76.21	337.70
Wells Fargo Way2Save® Savings	7	5631706024	500.05	500.05
Total deposit accounts			\$112,370.81	\$122,651.82

Primary account number: 1632178321 ■ July 1, 2016 - July 31, 2016 ■ Page 2 of 9



Wells Fargo® Preferred Checking

Activity summary

Beginning balance on 7/1	\$111,794.55
Deposits/Additions	22,263.42
Withdrawals/Subtractions	- 12,243.90
Ending balance on 7/31	\$121,814.07

Account number: 1632178321

KENNETH MCNEIL
DEBTOR IN POSSESSION
CH 11 CASE# 15-14218(NJ)

New Jersey account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 021200025

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000005631706024

Interest summary

Interest paid this statement	\$0.93
Average collected balance	\$110,059.45
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.93
Interest paid this year	\$5.05

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/1		SSA Treas 310 Xxsoc Sec 070116 xxxx3034A SSA Kenneth G McNeil	1,982.00		
7/1		Purchase authorized on 06/30 Uber US Jun30 4M Help.Uber.Com CA S306182517132224 Card 8921		17.25	
7/1		Hpt*Plymouth Roc 8004375556 160701 Hpd1253D802313 Kennethgmcmel		2.00	
7/1		Hpt*Plymouth Roc 8004375556 160701 Hpd1253D804193 Kennethgmcmel		4.00	
7/1		Horizon Bcbs NJ Prem. Bill 160628 xxxx3034 McNeil		234.32	113,518.98
7/5		Purchase authorized on 06/30 The Home Depot #09 Ewing NJ S586183050446934 Card 8921		14.34	
7/5	193	Cashed Check		530.00	
7/5		Purchase authorized on 07/03 Target 0001 Princeton NJ S286185720685573 Card 8921		16.56	
7/5		Purchase authorized on 07/03 Kohl's 0469 Trenton NJ S166185774316744 Card 8921		105.00	
7/5		ATM Withdrawal authorized on 07/05 1300 Hamilton Ave. Trenton NJ 0000459 ATM ID 0083Z Card 8921		300.00	
7/5		Bill Pay 29 S Olden Ave T Recurringxxxx39887 on 07-05		700.00	
7/5		Bill Pay Ocwen-219 Recurringxxxx24512 on 07-05		726.00	111,127.08
7/6		Purchase authorized on 07/05 Paypal *Vibestudio 402-935-7733 CA S586188026296492 Card 8921		48.00	
7/6		Bill Pay Andrew Yates Recurringno Account Number on 07-06		150.00	
7/6	194	Check		90.00	110,839.08
7/7		Purchase authorized on 07/06 Target 0001 Princeton NJ S006188769404348 Card 8921		22.99	

Primary account number: 1632178321 ■ July 1, 2016 - July 31, 2016 ■ Page 3 of 9

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/7		Purchase authorized on 07/06 Jcpenney 0700 Trenton NJ S466188795126276 Card 8921		19.99	
7/7		Purchase authorized on 07/06 Panera Bread #6014 Princeton NJ S466188819288321 Card 8921		16.03	110,780.07
7/8		Purchase Return authorized on 07/07 Kohl's 0469 Trenton NJ S616190554257761 Card 8921	105.00		
7/8		Purchase authorized on 07/06 Chipotle 1751 Princeton NJ S386188862323319 Card 8921		21.50	
7/8		Purchase authorized on 07/06 Wholefds Prn 10187 Princeton NJ S086189071536622 Card 8921		186.28	
7/8		Purchase authorized on 07/07 Paypal *Vibestudio 402-935-7733 CA S586189688197536 Card 8921		24.00	
7/8		WFB Hr Benefits Wfc04810379 McNeil Kenneth		45.92	110,607.37
7/11		Purchase Return authorized on 07/09 Macy'S East #0065 Lawrenceville NJ S616192550606046 Card 8921	155.00		
7/11		Purchase authorized on 07/07 Mesob Restaurant Montclair NJ S466190079112513 Card 8921		54.00	
7/11		Purchase authorized on 07/09 Apl* Itunes.Com/Bi 866-712-7753 CA S386190473178929 Card 8921		32.09	
7/11		Purchase authorized on 07/08 Njt Mobile 3001 Newark NJ S466190477304642 Card 8921		4.90	
7/11		Purchase authorized on 07/08 Seasons 52 0004 Princeton NJ S586191042317101 Card 8921		57.00	
7/11		Purchase authorized on 07/08 Target 0001 Princeton NJ S086191092616535 Card 8921		63.67	
7/11	195	Cashed Check		180.00	
7/11		Purchase authorized on 07/09 Macy's 400 US Rt 1 Lawrenceville NJ P00000000544458206 Card 8921		227.99	
7/11		Purchase authorized on 07/09 Macy'S East #0065 Lawrenceville NJ S286191838591590 Card 8921		288.00	
7/11		Purchase authorized on 07/09 Macy'S East #0065 Lawrenceville NJ S006191841048983 Card 8921		157.93	
7/11		Purchase authorized on 07/09 Macy'S East #0065 Lawrenceville NJ S166191842265363 Card 8921		44.99	
7/11		Purchase authorized on 07/09 Quick Chek Food St Trenton NJ S586191859746987 Card 8921		37.40	
7/11		Purchase authorized on 07/09 Chipotle 1751 Princeton NJ S386192065738665 Card 8921		16.00	109,598.40
7/12		Purchase authorized on 07/11 Macy'S East #0065 Lawrenceville NJ S006193645773307 Card 8921		31.48	
7/12		Purchase authorized on 07/11 Uber US Jul11 22 Help.Uber.Com CA S466194000281075 Card 8921		6.93	109,559.99
7/13		Purchase authorized on 07/11 Wholefds Prn 10187 Princeton NJ S086193713019137 Card 8921		165.18	
7/13		Purchase authorized on 07/11 AMC Hamilton 24 #0 Hamilton NJ S586194001196421 Card 8921		32.08	
7/13		Purchase authorized on 07/11 AMC Hamilton 24 #0 Hamilton NJ S386194006258956 Card 8921		14.97	
7/13		Purchase authorized on 07/12 Uber US Jul11 A4 Help.Uber.Com CA S386194187007534 Card 8921		8.71	109,339.05
7/14		Purchase authorized on 07/13 Six Flags Great Ad 732-928-2000 NJ S386194501147418 Card 8921		293.57	
7/14		Purchase authorized on 07/12 Quick Chek Food St Trenton NJ S306194613436740 Card 8921		18.89	109,026.59
7/15		Purchase authorized on 07/13 Mending Hearts Fam Burlington NJ S586195509784736 Card 8921		20.00	
7/15		Purchase authorized on 07/14 Uber US Jul14 Jx Help.Uber.Com CA S466196506709529 Card 8921		9.29	
7/15		Prudential Ins Ins Prem Jul 16 063413632Trnl2 Kenneth G McNeil		47.96	
7/15		Metlife Payment 160715 50001060323 Kenneth McNeil		331.69	
7/15		Public Service Pseg 006644238408 Kenneth McNeil		403.54	108,214.11

Primary account number: 1632178321 ■ July 1, 2016 - July 31, 2016 ■ Page 4 of 9

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance	
7/18		Purchase authorized on 07/15 Njt Trenton Trenton NJ S586197555157266 Card 8921			22.80	
7/18		Purchase authorized on 07/15 Uber US Jul15 Sg Help.Uber.Com CA S466197564817737 Card 8921			6.55	
7/18		Purchase authorized on 07/15 Uber US Jul15 PC Help.Uber.Com CA S306197642257566 Card 8921			49.28	
7/18		Purchase authorized on 07/15 Corner Social New York NY S586197723983121 Card 8921			82.00	
7/18		Purchase authorized on 07/15 Uber US Jul15 Lb Help.Uber.Com CA S306197811171769 Card 8921			11.70	
7/18		Purchase authorized on 07/15 Special Pizza City Ewing NJ S386198076747375 Card 8921			38.84	
7/18		Purchase authorized on 07/16 Microsoft *Store Bill.MS.Net WA S306198557026320 Card 8921			160.49	
7/18		Purchase authorized on 07/17 Prizm Beauty Suppl Trenton NJ S086199778615704 Card 8921			64.18	
7/18		Purchase authorized on 07/17 Wawa 8339 0008 Lawrence Twp NJ S306200013423808 Card 8921			20.00	
7/18		Purchase authorized on 07/17 Wholefds Prn 10187 Princeton NJ S166200050899979 Card 8921			145.46	
7/18	196	Deposited OR Cashed Check	50.00		107,562.81	
7/19		Online Transfer to McNeil K Ref #lbeclbvcb4 Everyday Checking Shopping	500.00		107,062.81	
7/20		Purchase authorized on 07/18 The Home Depot #09 Ewing NJ S466200719215919 Card 8921			54.30	
7/20		Purchase authorized on 07/19 All Clean Janitorial Lawrenceville NJ S466201508292584 Card 8921			22.46	
7/20		Minnesota Life Prem Pymt 160715 342974100000 McNeil, Kenneth G.			19.91	106,966.14
7/21		Purchase authorized on 07/20 Fedex 783610137698 Memphis TN S306201463412289 Card 8921			95.78	
7/21		Purchase authorized on 07/20 Njt Mobile 3001 Newark NJ S306202445822754 Card 8921			5.45	
7/21		Purchase authorized on 07/20 Uber US Jul20 Go Help.Uber.Com CA S306202507756166 Card 8921			15.50	
7/21		Purchase authorized on 07/20 Paper Boutique LLC Upper Montclair NJ S386202580699783 Card 8921			20.75	
7/21		Purchase authorized on 07/20 Njt Mobile 3001 Newark NJ S306202617066650 Card 8921			3.00	
7/21		Purchase authorized on 07/20 Sq *Bamboo Tropica Queens NY S386202728129704 Card 8921			16.22	
7/21		Purchase authorized on 07/20 Home Things 4 U Trenton NJ S386202776571189 Card 8921			235.00	
7/21		Purchase authorized on 07/20 Njt Mobile 3001 Newark NJ S586203038321604 Card 8921			7.65	
7/21		Purchase authorized on 07/21 Cheaptickets.Com WWW.Ctix.Info WA S586203087660083 Card 8921			21.99	106,544.80
7/22		Purchase authorized on 07/20 Mta Mvm'R138-34 St New York NY S5862026466837410 Card 8921			10.00	
7/22		Purchase authorized on 07/20 J & W Spa and Nail Ridgewood NY S006202862847203 Card 8921			37.10	
7/22		Purchase authorized on 07/20 Seattle Coffee Roa New York NY S306203031871538 Card 8921			16.33	
7/22		Purchase authorized on 07/20 Delta Air 006788 Bellevue WA S006203087706793 Card 8921			544.81	
7/22		Purchase authorized on 07/21 Gasco Hamilton Hamilton NJ S306203468654145 Card 8921			20.00	105,916.56
7/25		Purchase authorized on 07/22 Byer's Mens Shop Trenton NJ S386204567320338 Card 8921			150.00	
7/25		Purchase authorized on 07/22 Njt Mobile 3001 Newark NJ S466204828834790 Card 8921			5.70	

Primary account number: 1632178321 ■ July 1, 2016 - July 31, 2016 ■ Page 5 of 9



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/25		Purchase authorized on 07/22 Chipotle 0817 Clifton NJ S466205059818175 Card 8921		7.50	
7/25		Purchase authorized on 07/23 Njt Mobile 3001 Newark NJ S466205178613826 Card 8921		5.70	
7/25		Purchase authorized on 07/23 Uber US Jul22 Kc Help.Uber.Com CA S386205230777944 Card 8921		6.55	105,741.11
7/26		Purchase authorized on 07/25 ApI* Itunes.Com/Bi 866-712-7753 CA S306207149017033 Card 8921		17.11	
7/26		Purchase authorized on 07/25 Frontier Ai Kdfv4E 720-3744390 CO S466208166076822 Card 8921		388.40	
7/26	221	Check		650.00	104,685.60
7/27		Wachovia Corpora Ltdbenefit 160725 56045819 McNeil, Kenneth G	555.07		
7/27		Purchase authorized on 07/26 Proflowers.Com 888-373-7437 CA S386207660262732 Card 8921		96.92	
7/27		Purchase authorized on 07/26 Chipotle 1751 Princeton NJ S466208799102346 Card 8921		17.50	
7/27		Purchase authorized on 07/26 Chipotle 1751 Princeton NJ S386208814794329 Card 8921		7.50	
7/27		Purchase authorized on 07/26 Target 0001 Princeton NJ S286209036676416 Card 8921		114.84	
7/27	223	Cashed Check		665.00	104,338.91
7/28		Massachusetts Mu Di ACH Pus 160726 Dz9Y2N2Vxt Kenneth G McNeil	2,493.42		
7/28		Purchase authorized on 07/26 Wholefds Prn 10187 Princeton NJ S086209009290100 Card 8921		175.19	
7/28		Purchase authorized on 07/27 Audible Adbl.CO/Bill NJ S466209462092648 Card 8921		16.00	
7/28	222	Check		1,700.00	104,941.14
7/29		Deposit	16,972.00		
7/29		ATM Withdrawal authorized on 07/29 1300 Hamilton Ave. Trenton NJ 0005860 ATM ID 0083Z Card 8921		100.00	
7/29		Interest Payment	0.93		121,814.07
Ending balance on 7/31			\$22,263.42	\$12,243.90	121,814.07
Totals			\$22,263.42	\$12,243.90	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
193	7/5	530.00	196	7/18	50.00	222	7/28	1,700.00
194	7/6	90.00	221 *	7/26	650.00	223	7/27	665.00
195	7/11	180.00						

* Gap in check sequence.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 07/01/2016 – 07/31/2016	Standard monthly service fee \$15.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Total amount of qualifying direct deposits	\$1,000.00	\$5,030.49 <input checked="" type="checkbox"/>

Primary account number: 1632178321 ■ July 1, 2016 - July 31, 2016 ■ Page 6 of 9



Monthly service fee summary (continued)

How to avoid the monthly service fee	Minimum required	This fee period
• Linked Wells Fargo home mortgage	1	0 <input type="checkbox"/>
• Combined balances in linked accounts, which may include	\$10,000.00	\$105,198.31 <input checked="" type="checkbox"/>
- Minimum daily balance in checking, savings, time accounts (CDs) and FDIC-insured retirement accounts		

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.

JDJD

Wells Fargo Everyday Checking

Activity summary

Beginning balance on 7/1	\$76.21
Deposits/Additions	500.00
Withdrawals/Subtractions	- 238.51
Ending balance on 7/31	\$337.70

Account number: 1632178324

KENNETH MCNEIL
DEBTOR IN POSSESSION
CH 11 CASE# 15-14218(NJ)

New Jersey account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 021200025

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/11		Purchase authorized on 07/07 Seasons 52 0004 Princeton NJ S306190028401194 Card 9461		21.00	55.21
7/14		Purchase authorized on 07/13 Macy's East #0065 Lawrenceville NJ S166196056194955 Card 9461		117.60	-62.39
7/15		Overdraft Fee for a Transaction Posted on 07/14 \$117.60		35.00	-97.39
		Purchase Authorized on 07/13 Macy's East #0065 Lawrence			
7/18		Purchase authorized on 07/15 Otg Management Ewr Newark NJ S586197098003109 Card 9461		6.42	-103.81
7/19		Overdraft Fee for a Transaction Posted on 07/18 \$6.42 Purchase Authorized on 07/15 Otg Management Ewr Newark		35.00	
7/19		Online Transfer From McNeil K Ref #lbecibvcb4 Preferred Checking Shopping	500.00		361.19
7/20		Purchase Intl authorized on 07/17 Massy Stores St Augustine TT S626202547352196 Card 9461		13.10	
7/20		International Purchase Transaction Fee		0.39	347.70
7/29		Monthly Service Fee		10.00	337.70
		Ending balance on 7/31			337.70
		Totals	\$500.00	\$238.51	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Primary account number: 1632178321 ■ July 1, 2016 - July 31, 2016 ■ Page 7 of 9



Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$70.00	\$140.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 07/01/2016 - 07/31/2016	Standard monthly service fee \$10.00	You paid \$10.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$1,500.00	-\$103.81 <input checked="" type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
• Total number of posted Wells Fargo Debit Card purchases and/or payments	10	4 <input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$5.00 discount)

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days.

Transactions occurring after the last business day of the month will be included in your next fee period.

RC/RC

Wells Fargo Way2Save® Savings

Activity summary

Beginning balance on 7/1	\$500.05
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
Ending balance on 7/31	\$500.05

Account number: 5631706024

KENNETH MCNEIL
DEBTOR IN POSSESSION
CH 11 CASE # 15-14218 NJ

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 021200025

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$500.05
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.03

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 07/01/2016 - 07/31/2016	Standard monthly service fee \$5.00	You paid \$0.00
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Primary account number: 1632178321 ■ July 1, 2016 - July 31, 2016 ■ Page 8 of 9



Monthly service fee summary (continued)

How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$300.00	\$500.05 <input checked="" type="checkbox"/>
• Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/> ^
• The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

^Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days.

Transactions occurring after the last business day of the month will be included in your next fee period.

AM/AM

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Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____ |

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

+ \$ _____ |
= \$ _____ |

C Add **A** and **B** to calculate the subtotal.

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total	\$

- \$ _____ |
= \$ _____ |

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

■ To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

